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**SB 365 – Health Insurance – Qualified Resident Enrollment Program
(Access to Care Act)**

Position: Support

Thank you for the opportunity to provide written comments in support of Senate Bill 365. This bill alters the purpose of the Maryland Health Benefit Exchange (MHBE) Fund to include the provision of funding for the establishment and operation of the Qualified Resident Enrollment Program. It also requires MHBE to establish and implement the Program to allow qualified residents to obtain coverage, facilitate the enrollment of qualified residents in qualified health plans, and, based on the availability of funds, provide premium assistance and cost-sharing reductions to qualified residents.

CareFirst strongly supports the creation of a Qualified Resident Enrollment Program in Maryland, as we know people without insurance coverage have worse access to care than those who are insured. We also know when people do not have insurance, the cost of care can be debilitating. In 2021, uninsured nonelderly adults were over twice as likely as those with private coverage to have had problems paying medical bills in the past 12 months (Kaiser Family Foundation). The Qualified Resident Enrollment Program established by Senate Bill 365 would create a life-changing opportunity for many to access health insurance coverage. This Program would also improve health equity as data shows that coverage expansions narrow racial and ethnic health disparities.

Part of CareFirst’s mission is to assist and advocate for public and private healthcare initiatives for individuals without health insurance. We have invested more than 26 million dollars to improve overall health and increase the accessibility, affordability, safety, and quality of health care throughout our service area. CareFirst looks forward to partnering with stakeholders to secure a long-term, sustainable funding source to ensure the success and affordability of the Qualified Resident Enrollment Program. We are proud to support Senate Bill 365 as it will improve the health and well-being of more Marylanders, as well as reduce racial and ethnic health disparities.

We urge a favorable report.

About CareFirst BlueCross BlueShield

As the largest healthcare insurer in the Mid-Atlantic region, CareFirst provides health insurance products and administrative services to 3.6 million individuals and employers in Maryland, the District of Columbia, and Northern Virginia. We participate in the individual, small group, and large employer markets, as well as in Medicare and Medicaid. CareFirst is Maryland’s only nonprofit health service plan and consistent with our not-for-profit mission, we are committed to improving the overall health of the communities we serve, and increasing the accessibility, affordability, safety, and quality of healthcare throughout our service area.

To learn more about CareFirst BlueCross BlueShield, visit our website at www.carefirst.com and our transforming healthcare page at www.carefirst.com/transformation, or follow us on [Facebook](#), [Twitter](#), [LinkedIn](#), or [Instagram](#).